

# Interest



**CLOSED  
MONDAY  
SEPT 7  
FOR  
LABOR  
DAY**

## Home Equity loans are Back!

Now that the kids are back in school, you may have some time on your hands to do the remodeling job, kitchen renovation, home repairs, or other home improvement project you've been putting off all summer. Here at the Teachers Credit Union, we can help finance those projects. By making your home more energy efficient, you can cut down utility bills and over the long-term, save money. Also, with a home equity loan, you can use the money to



consolidate other bills, or spend on other needed items. Just contact our loan department, or come in to discuss your plans, and get the financing you deserve. We are your credit union, and we are here for you.

## New Auto Deals

Ready to purchase a new or used car? Let the Teachers Credit Union help with the financing. Now is the time of year when dealerships are clearing off their lots to make room for the new models.

We are happy to announce that we have arranged exceptional deals with some of the local auto retailers to provide our members with special pricing and options during the months of September and October. Together, we can offer you great deals with great financing and a chance to win up to 2% off your interest rate! So come on in and pick a lucky car from our "Hot Wheels chance board" where every one is a winner. Then, when you visit the participating dealers, you will receive an added bonus to your purchase deal just because you are a member of our credit union. So call or come in today and see Karen or Debbie to get pre-approved, and then go shopping!



Cleveland/Bradley County  
Teachers Federal Credit Union  
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Phone: (423) 479-6392  
Fax (423) 476-5262  
Email: info@cbctfcu.com  
www.cbctfcu.com

### Employees:

Mary Johnson, Manager/CEO  
Nancy Trotter, Bookkeeping Spc.  
Karen Gladson, Loan Manager  
Leslie Sims, Accountant  
Susan Hartsell, Head Teller/MSR  
Janice Hughes, Marketing Director  
Debbie Maxwell, Loan Officer  
Teresa Phillips, Member Service Rep  
Phillip Bailey, Member Service Rep  
Melissa Kirkpatrick, Member Svc. Rep.

Office Hours:  
Monday-Friday  
9:00 am - 5:00 pm



# Loan Rates



Rates will be quoted and advertised using the base rate, however you may be offered a lower or higher rate depending on your credit history.

All Rates subject to change  
Call for current rate information

SHARE SECURED 2.40 %  
UNSECURED 12.50 %  
POP LOAN Line of Credit 48 mos. 13.00 %

NEW CARS, TRUCKS, VANS  
100% of actual purchase price. Never been titled and has less than 15,000 miles

Base Rate 7.50% Up to 72 Months  
Base Rate 7.25% Up to 60 Months  
Base Rate 6.75% Up to 48 Months

NEW CAMPERS, TRAILERS, MOTOR HOMES  
90% of NADA Average Retail or Purchase Price (whichever is less)

Base Rate 8.25% Up to 60 Months  
Base Rate 8.00% Up to 48 Months

USED CARS, TRUCKS, VANS  
100% of NADA Average Retail on Purchase Price (whichever is less)  
Has been titled or has more than 15,000 miles

Base Rate 7.75% Up to 60 Months  
Base Rate 6.75% Up to 48 Months  
Base Rate 8.00% Up to 36 Months (over 5 yr old)

FIRST MORTGAGE (Fixed)  
80% of appraised value or purchase price (whichever is less)  
Up to 20 Years 5.50% - 6.50%  
Up to 15 Years 5.00% - 6.00%  
Up to 8 Years 4.50% - 5.50%

HOME EQUITY (Variable) 80% of equity  
Up to 15 Years 5.50%

## FREE ATM LOCATIONS

420 Central Ave NW, Cleveland, TN  
Cleveland State CC Student Center, Cleveland  
Both Wal-marts, by the gas pumps, Cleveland  
BECU - Bradley Commons, 125 Stuart Road  
Bowater CU - Calhoun & Cleveland, TN  
Athens BECU, 1112 Congress Pkwy  
Etowah BECU, 925 North Tennessee Ave  
Bowater Newsprint cafeteria  
Denso Manufacturing cafeteria

## 2nd Quarter 2009 Savings Rates

	Annual Percentage RATE	Annual Percentage YIELD
Regular Share Accounts	0.40%	0.40%
Share Draft Accounts	0.15%	0.15%
Christmas Club	0.65%	0.65%
IRA Accumulations	1.00%	1.00%

## Credit Union Celebrations



Karen Gladson  
CU Anniversary 11 Years



Susan Hartsell  
CU Anniversary 7 Years



Nancy Trotter  
Happy Birthday Sept. 9

## Welcome Back to School

Now that school is back in full swing, the staff at the Cleveland Bradley County Teachers Federal Credit Union wants to wish all school employees a happy and productive school year.

We hope you will take the time to come by and visit the Teachers Credit Union and take advantage of the services we provide. Be sure to share our benefits with your family and co-workers. We look forward to seeing you soon!



## Protecting Your Identity

**Identity theft** occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years and their hard-earned money cleaning up the mess the thieves have made of their good name and credit record. Some victims have lost job opportunities, been refused loans for education, housing or cars, or even been arrested for crimes they didn't commit.

Substantial measures are in place at your credit union to protect your identity and your accounts against theft and fraud. For example, stringent privacy policies protect your personal and financial information. Password protection and enhanced authentication protection for online transactions help assure online security. When using our online services, you have a secret password that only you know. Encryption of online transactions converts your information into secure code, protecting against hackers.

Remember to take precautions to avoid having your identity stolen.

1. Keep all your personal numbers safe.
2. Report lost or stolen checks immediately.
3. Beware of suspicious phone inquires.
4. Closely guard your PIN and ATM receipts.
5. Periodically contact the major credit reporting agencies to review your file and make certain the information is correct. You can obtain your FREE annual credit report from: [www.annualcreditreport.com](http://www.annualcreditreport.com), or by calling (877) 322-8228.

The bottom line: if you have any questions or concerns about protecting your financial identity, come in and speak with one of our Member Service Representatives.

Ask about:



**AlertMe™**